c) providing a uniform connection between the remote terminals to a standard international host;

d) providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host;

e) linking the standard international host to the service provider;

f) providing secure communication between the user, the standard international host and the service provider;

g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider; and

h) providing data compression for communications between the user, the standard international host and the service provider.

6. (Amended) A method for performing financial transactions from a location remote from a business host comprising the steps of:

a) providing [a] an automated teller machine (ATM) having a first user interface;

b) installing user software on a remote terminal, the remote terminal having a second user interface that is substantially identical to the first user interface;

c) configuring the user interfaces to display data in a language selected by a user;

d) establishing an electronic link between the remote terminal and a server; and

e) establishing an electronic link between the server and a business host.

II. REMARKS

Reconsideration of this application is respectfully requested in view of the foregoing amendments and the following remarks.

In the Office Action mailed June 7, 2000, the Examiner rejected claims 1-55, requested a priority statement be added to the specification, and objected to the Specification for informalities. In particular, the Examiner rejected claims 1-3, 6-22, 24-37, 40-51, and 53-55 under 35 USC § 102(e) as being anticipated by Moss. Additionally, the

Examiner rejected claims 4, 5, 20, 23, 24, 38, 39, 49, 52 and 53 under 35 USC § 103(a) as being unpatentable over Moss.

By the foregoing amendment, the specification and claims 4 and 6 have been amended to correct grammatical errors. Thus, claims 1-55 are currently pending.

A.   Priority

Based on the above amendment, the Applicants have added a priority statement as suggested by the Examiner.

B.   Objections To The Specification

Based on the above amendments, the Applicants have corrected the informalities in the specification as required by the Examiner. Thus, the Applicants respectfully request the Examiner to withdraw the objection to the specification.

C.   Rejection of Claims 1-3, 6-22, 24-37, 40-51, and 53-55 under 35 USC § 102(e)

The Examiner has rejected claims 1-3, 6-22, 24-37, 40-51, and 53-55 under 35 USC § 102(e) as being anticipated by Moss et al. For the reasons stated below, Applicants respectfully traverse this rejection and submit that claims 1-3, 6-22, 24-37, 40-51, and 53-55 are not anticipated by Moss et al.

1. Claim 1

The rejection of claim 1 under 35 USC § 102(e) as being anticipated by Moss et al. is respectfully traversed. Claim 1 recites a method for providing remote access to financial services, including "linking at least one . . . (ATM) and at least one home banking terminal to a server where a *first user interface displayed on the ATM* and a *second user interface displayed on the home banking terminal* are *substantially the same.*"[1] This claim is supported throughout the specification, for example in the Summary of the Invention, which states: "[T]he User Software uses a graphical user interface which is consistent with the interface used at other point of service locations, such as a customer activated terminal (CAT) at a bank branch, ATM or kiosk any place

---

[1] Claim 1, lines 5-8.

in the world."[2] The Examiner cites to portions of the Moss reference that discuss a display on a computer-telephone, for example. There is no disclosure or suggestion in the Moss reference, however, of a first user interface displayed on the ATM and a second user interface displayed on the home banking terminal that are substantially the same, as recited by claim 1. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claim 1 under 35 USC § 102(e) as being anticipated by Moss et al.

2. Claims 2-3

The rejection of claim 2 under 35 USC § 102(e) as being anticipated by Moss et al. is respectfully traversed. Claim 2 recites a method for allowing a first user to gain remote access to financial services, including "displaying information on the remote terminal *in a language selected by the first user* during a configuring use of the remote terminal."[3] This claim is supported throughout the specification, for example in the Summary of the Invention, which states: "[T]he User Software also allows the user to customize the configuration of the interface to a preferred language...."[4] The Examiner cites to portions of the Moss reference that discuss different versions of an application program for different countries having different languages. There is no disclosure or suggestion in the Moss reference, however, of displaying information on a remote terminal in a language selected by a first user during a configuring use of the remote terminal, as recited in claim 2. Thus, the applicants respectfully request the Examiner withdraw the rejection of claim 2 under 35 U.S.C. §102(e) as being anticipated by Moss, et al.

Similarly, the rejection of claim 3 under 35 U.S.C. § 102(e) as being anticipated by Moss, et al. is respectfully traversed. As claim 3 is dependent from claim 2, the discussion above likewise applies to claim 3. Further, claim 3 recites "displaying information on the remote terminal in a second language selected by a second user...in which the remote terminal can distinguish between the first user and the second user during subsequent accessing of financial services and display the

---

[2] Specification, p. 4, lines 25-28.
[3] Claim 2, lines 6-7.
[4] Specification, page 4, lines 28-29.

language previously selected by that user."[5] The Examiner cites to portions of the Moss reference that discuss different language versions of an application program, as discussed above. The Moss reference does not disclose or suggest the displaying of information in a second language selected by a second user and distinguishing between the first and second user to display information in the previously selected language, as recited by claim 3. Thus, the applicants respectfully request the Examiner withdraw the rejection of claim 3 under 35 U.S.C. § 102(e) as being anticipated by Moss, et al.

3. Claims 6-22 and 24-29

The rejection of claims 6-22 and 24-29 under 35 USC § 102(e) as being anticipated by Moss et al. is respectfully traversed. These claims recite numerous features that are not disclosed or suggested by the Moss reference. Note that claim 6 has been amended to correct grammatical errors.

Independent claim 6 recites a method for performing financial transactions from a location remote from a business host, including an ATM having a first user interface, a remote terminal having a second user interface substantially identical to the first user interface, and configuring the user interfaces to display data in a language selected by a user. As discussed above with regard to claims 1-3, these features are not disclosed or suggested by the Moss reference. Further, the Examiner cites to portions of the Moss reference that are unrelated to these recited features. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claim 6 under 35 USC § 102(e) as being anticipated by Moss et al.

Claims 7-22 and 24-29 are dependent from claim 6, and therefore the above discussion applies to these claims as well. Further, each of these claims individually recite features that are not disclosed or suggested by the Moss reference. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claims 7-22 and 24-29 under 35 USC § 102(e) as being anticipated by Moss et al.

---

[5] Claim 3, lines 1-6.

4. Claim 30

The rejection of claim 30 under 35 USC § 102(e) as being anticipated by Moss et al. is respectfully traversed. Claim 30 recites a system for providing remote access to financial services, including an ATM displaying a first user interface and at least one home banking terminal displaying a second user interface, where the first and second user interfaces are substantially the same. As discussed above with regard to claim 1, the Moss reference does not disclose or suggest a system where an ATM and a home banking terminal have substantially the same user interface, as recited by claim 30. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claim 30 under 35 USC § 102(e) as being anticipated by Moss et al.

5. Claims 31 and 32

The rejection of claims 31 and 32 under 35 USC § 102(e) as being anticipated by Moss et al. is respectfully traversed. Independent claim 31 recites a system for providing remote access to financial services, including at least one remote terminal that during operation by a first user displays information in a first language selected by the first user. As discussed above with regard to claim 2, the Moss reference does not disclose or suggest a system with a remote terminal that during operation by a first user displays information in a first language selected by the first user, as recited by claim 31. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claim 31 under 35 USC § 102(e) as being anticipated by Moss et al.

Claim 32 depends from claim 31, and thus the above discussion applies to this claims as well. Further, claim 32 recites that during operation by a second user the remote terminal displays information in a second language selected by the second user, where the remote terminal can distinguish between the user and display the previously selected language. As discussed above with regard to claim 3, these features are not disclosed or suggested by the Moss reference. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claim 32 under 35 USC § 102(e) as being anticipated by Moss et al.

6. Claims 33-37, 40-51 and 53-55

The rejection of claims 33-37, 40-51 and 53-55 under 35 USC § 102(e) as being anticipated by Moss et al. is respectfully traversed. These claims recite numerous features that are not disclosed or suggested by the Moss reference.

Independent claim 33 recites a system for providing remote access to financial services, including an ATM displaying a first user interface in a language selected by a user, a home banking terminal displaying a second user interface in the language, where the first and second user interfaces are substantially identical. As discussed above, the Moss reference does not disclose or suggest a system with the two substantially identical user interfaces on the ATM and home banking terminal. Further, as discussed above, the Moss reference does not disclose or suggest displaying a user interface in a language selected by the user. Therefore, the Moss reference does not disclose or suggest the combination of features recited by claim 33. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claim 33 under 35 USC § 102(e) as being anticipated by Moss et al.

Claims 34-37, 40-51 and 53-55 are dependent from claim 33, and therefore the above discussion applies to these claims as well. Further, each of these claims individually recite features that are not disclosed or suggested by the Moss reference. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claims 34-37, 40-51 and 53-55 under 35 USC § 102(e) as being anticipated by Moss et al.

D. Rejection of Claims 4, 5, 20, 23-24, 38-39, 49 and 52-53 under 35 USC § 103(a)

The Examiner has rejected claims 4, 5, 20, 23-24, 38-39, 49 and 52-53 under 35 USC § 103(a) as being unpatentable over Moss et al. For the reasons stated below, Applicants respectfully traverse this rejection and submit that claims 4, 5, 20, 23-24, 38-39, 49 and 52-53 are not unpatentable over Moss et al.

1. Claims 4 and 5

The rejection of claims 4 and 5 under 35 USC § 103(a) as being unpatentable over Moss et al. is respectfully traversed. Note that claim 4 has been amended merely to correct a grammatical error.

Independent claim 4 recites a method for allowing a plurality of user to remotely access the financial services of at least one service provider, including: providing a uniform connection between the remote terminals and a standard international host; and providing business applications resident on the standard international host, where the configuration of the applications is controlled at the standard international host; and providing data compression for communications.

Providing the uniform connection between the remote terminals to a standard international host includes "standard connections between the terminals . . . and the host computer. Thus, regardless of the county in which the user resides, the user will be able to access the host computer through the standard gateway. . . [T]he standard gateway involves a standard front-end processor between a host computer and the terminal. The use of this standard front-end processor permits any terminal to communicate with any of the host computers of the financial institution worldwide."[6] Thus, the Moss reference does not disclose or suggest the uniform connection as recited by claim 4.

The providing and controlling of the configuration of the business applications at the standard international host "helps ensure that security can be effectively managed by isolating the primary tools used by the user software in a single location. Furthermore, system upgrades and configuration management are simplified. Likewise, maintaining a unified projection to a variety of users is also possible. Numerous individual business applications reside on the Server in modular format, allowing the addition or subtraction of applications as desired."[7] The Moss reference discusses "different 'versions' of the same applications program. . . the applications program. . . is considered the 'main version,' and any versions designed for use by customers using languages other than English are considered supplemental 'versions.'"[8] Rather than the single configuration of the plurality of business applications recited by claim 4, by disclosing the multiple and different 'versions' of

---

[6] Specification, p. 7, lines 16-24.
[7] *Id.*, p. 5, lines 20-25.
[8] Moss reference, col. 29, lines 43-50.

the same applications program, the Moss reference discloses and suggests multiple configurations of the same business application. Thus, the Moss reference does not disclose or suggest the providing and controlling of the configuration of the business applications at the standard international host as recited by claim 4.

Therefore, as described above, claim 4 recites a number of features not disclosed or suggested by the Moss reference. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claim 4 under 35 USC § 103(a) as being unpatentable over Moss et al.

Claim 5 is dependent from claim 4, and therefore the above discussion applies to these claims as well. Further, claim 5 recites that configuring the user's software includes selecting a language. As discussed above, the Moss reference discusses different "versions" of the same applications program for use by customers using languages other than English. However, the Moss reference does not disclose or suggest configuring the user software to reflect each user's preferences, including selecting a language. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claim 5 under 35 USC § 103(a) as being unpatentable over Moss et al.

2. Claim 20

The rejection of claim 20 under 35 USC § 103(a) as being unpatentable over Moss et al. is respectfully traversed. Claim 20 is dependent from claims 6 and 11, and thus the above discussion relating to these claims also applies here. In particular, the Moss reference does not disclose or suggest the substantially identical first and second user interfaces, nor does Moss disclose or suggest configuring the user interfaces to display data in a language selected by the user. Further, claim 11 recites performing a financial transaction, and claim 20 recites generating a transaction journal. Therefore, the combination of features recited by claim 20 is not disclosed or suggested by the Moss reference. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claim 20 under 35 USC § 103(a) as being unpatentable over Moss et al.

3. Claims 23 and 24

The rejection of claims 23 and 24 under 35 USC § 103(a) as being unpatentable over Moss et al. is respectfully traversed. Claims 23 and 24 are dependent from claims 6

and 11, and thus the above discussion relating to these claims also applies here. In particular, the Moss reference does not disclose or suggest the substantially identical first and second user interfaces, nor does Moss disclose or suggest configuring the user interfaces to display data in a language selected by the user. Further, claim 11 recites performing a financial transaction, and claims 23 and 24 recite ordering checks and printing an account statement. Therefore, the combination of features recited by claim 20 is not disclosed or suggested by the Moss reference. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claims 23 and 24 under 35 USC § 103(a) as being unpatentable over Moss et al.

4. Claims 38-39, 49 and 52-53

The rejection of claims 38-39, 49 and 52-53 under 35 USC § 103(a) as being unpatentable over Moss et al. is respectfully traversed. Claims 38-39, 49, 52-53 are dependent from claim 33, and thus the above discussion relating to that claim also applies here. Further, claims 49 and 52-53 are dependent from claim 35, which is also dependent from claim 33, and that recites components of a server. As discussed above with regard to claim 33, the Moss reference does not disclose or suggest a system with the two substantially identical user interfaces on the ATM and home banking terminal, nor does the Moss reference disclose or suggest displaying a user interface in a language selected by the user, as recited by claim 33. Further, claims 38 and 39 further recite the system to include a router and a small financial CAT gateway router, respectively. Also, claim 49 add further recites the business application allowing the user to generate a transaction journal. Additionally, claims 52 and 53 further recite the business application allowing the user to order checks and print account statements, respectively. The combination of features recited in claims 38-39, 49, 52-53 are not disclosed or suggested by the Moss reference. Thus, the Applicants respectfully request the Examiner withdraw the rejection of claims 38-39, 49, 52-53 under 35 USC § 103(a) as being unpatentable over Moss et al.

III. CONCLUSION

For all of the above reasons, it is respectfully submitted that the claims now pending patentably distinguish the present invention from the prior art of record.
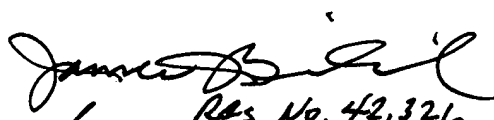
Accordingly, reconsideration and withdrawal of the outstanding prior art rejections and

an issuance of a Notice of Allowance are earnestly solicited.

Should the Examiner determine that any further action is necessary to place this

application into better form, the Examiner is encouraged to telephone the undersigned

representative at the number listed below.

Respectfully submitted,

Date: August **30**, 2000   By:

George Marcou
Registration No. 33,014

KILPATRICK STOCKTON LLP
700 13th Street, NW, Suite 800
Washington, DC 20005

Telephone: (202) 508-5800
Facsimile: (202) 508-5858